

Information to identify the case:				
Debtor 1	<u>Lisa D. Skrekla</u>			Social Security number or ITIN <b>xxx-xx-3603</b>
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2	<u></u>			Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>				
Case number: <b>16-10701-TPA</b>				

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa D. Skrekla  
aka Lisa D. Kurutz

11/23/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Lisa D. Skrekla  
Debtor

Case No. 16-10701-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: bsil

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Date Rcvd: Nov 23, 2021

Form ID: 3180W

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db	+ Lisa D. Skrekla, 3908 Zimmerman Road, Erie, PA 16510-3661
14262593	+ Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047
14262594	Allied Interstate LLC, PO Box 1954, Southgate, MI 48195-0954
14262595	+ Apogee Physicians of Pennsylvania, PO Box 708610, Sandy, UT 84070-8627
14262597	+ Discover Bank, c/o Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
14262599	+ Foundation Radiology Group, 350 N. Orleans Street, Floor 8, Dept. 6235, Chicago, IL 60654-1975
14262601	+ LOANDEPOT.COM, LLC, 425 Phillips Blvd., Ewing, NJ 08618-1430
14291761	+ LOANDEPOT.COM, LLC, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
14262604	+ MERS, 1901 E. Voorhees Street, Suite C, Danville, IL 61834-4512
14262602	+ Matthew K. Fissel, Esquire, KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14262603	Merchant's & Medical Credit Corporation, 6324 Taylor Drive, Flint, MI 48507-4685
14262606	Mortgage Electronic Registrations System, solely as Nominee for Loanpot.com LLC, PO Box 2026, Flint, Michigan 48501-2026
14262607	PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
14273279	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14262608	+ Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
14262610	+ St. Vincent Health Center, Attn: Billing Dept., 232 West 25th Street, Erie, PA 16544-0001
14262611	St. Vincent Health Center, PO Box 4045, Gaithersburg, MD 20885-4045
14262614	# Tri State Pain Institute, LLC, 2374 Village Common Drive, Suite 100, Erie, PA 16506-7201

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 24 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 24 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 23 2021 23:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Nov 24 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14335784	Email/PDF: resurgentbknofications@resurgent.com	Nov 23 2021 23:28:46	Ashley Funding Services, LLC its successors and,

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14262596	Email/Text: customercareus@creditcorpsolutionsinc.com	Nov 23 2021 23:25:00	assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14314120	EDI: BL-BECKET.COM	Nov 24 2021 04:18:00	Credit Corp. Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070
14262598	+ EDI: CITICORP.COM	Nov 24 2021 04:18:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14332486	EDI: Q3G.COM	Nov 24 2021 04:18:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14277995	EDI: DISCOVER.COM	Nov 24 2021 04:18:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14667865	EDI: ECMC.COM	Nov 24 2021 04:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14262600	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 24 2021 04:18:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14322795	+ EDI: MID8.COM	Nov 23 2021 23:25:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14262605	EDI: MID8.COM	Nov 24 2021 04:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14262609	EDI: PRA.COM	Nov 24 2021 04:18:00	Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
14277403	EDI: Q3G.COM	Nov 24 2021 04:18:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-1223
14267624	EDI: RECOVERYCORP.COM	Nov 24 2021 04:18:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14262612	Email/Text: amieg@stcol.com	Nov 24 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14262613	+ Email/Text: bankruptcydepartment@tsico.com	Nov 23 2021 23:25:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
		Nov 23 2021 23:26:00	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANDEPOT.COM, LLC
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14320667	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: bsil

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor LOANDEPOT.COM LLC bnicholas@kmlawgroup.com
John F. Goryl	on behalf of Creditor LOANDEPOT.COM LLC bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor LOANDEPOT.COM LLC jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Lauren Berschler Karl	on behalf of Creditor LOANDEPOT.COM LLC lkarl@rascrane.com, lbkarl03@yahoo.com
Maria Miksich	on behalf of Creditor LOANDEPOT.COM LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen H. Hutzelman	on behalf of Plaintiff Lisa D. Skrekla stephen@hh-legal.com shutzelman@ecf.inforuptcy.com;ann@hh-legal.com
Stephen H. Hutzelman	on behalf of Debtor Lisa D. Skrekla stephen@hh-legal.com shutzelman@ecf.inforuptcy.com;ann@hh-legal.com

TOTAL: 9